

**PATENT APPLICATION
CASHLESS GAMING SYSTEM**

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CASHLESS GAMING SYSTEM

BACKGROUND OF THE INVENTION

5 1. Field Of The Invention

 The present invention relates to gaming systems, and more particularly, to a method and apparatus for providing money for operating a gaming machine such as, for example, a slot machine, by debiting an account with a debit card.

10 2. Description Of The Prior Art

 Gambling casinos and other business establishments have a plurality of gaming machines, such as, for example, slot machines, video card machines, etc. These machines are simply games of chance that some individuals play for entertainment and others play with the hope of receiving large winnings.

15 Some casinos have cashiers located at strategic positions in the casinos for use by patrons to obtain coins for use in playing the gaming machines. When a player is at a gaming machine and needs more coins, he often must walk away from the machine, find a cashier and obtain more coins. Alternatively, many casinos have cashiers that will come to the player. Finally, many machines are now configured with "bill acceptors" to accept dollar
20 bills in addition to coins.

SUMMARY OF THE INVENTION

 The present invention provides an entertainment machine, such as a gaming machine, that is coupled to a computer, which in turn is coupled to an intermediate server, which in turn is coupled to a financial institution via an ATM-type network. The player
25 requests money from his account at the financial institution at the gaming machine and the computer screens the request for a first level approval/disapproval. If approved, the computer forwards the request to the intermediate server, which then checks for preauthorization at the financial institution over the ATM-type network. Based upon the response from the financial
30 institution, the intermediate server electronically transfers money to the entertainment machine.

 In accordance with one aspect of the present invention, the transaction is treated as a point of sale transaction.

In accordance with another aspect of the present invention, the money is electronically transferred to a cashier cage or other authorized personnel at a location that contains the entertainment machine.

5 In accordance with another aspect of the present invention, the system operates over the internet, over a standard telephone modem or by a wireless system.

Other features and advantages of the present invention will be understood upon reading and understanding the detailed description of the preferred exemplary embodiments found herein below, in conjunction with reference to the drawings, in which like numerals represent like elements.

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BRIEF DESCRIPTION OF THE DRAWING

Figure 1 is a schematic illustration of a system in accordance with the present invention.

FIG. 1

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DETAILED DESCRIPTION OF THE PREFERRED EXEMPLARY EMBODIMENTS

As can be seen in Figure 1, a system in accordance with the present invention preferably includes a plurality of entertainment machines 10 (illustrated for example purposes only, as slot machines) in communication with a slot accounting system 11. The system further includes an "active layer" computer and server 12 and an intermediate host server 13.

20 The system is in communication with a financial institution 14.

The system is linked together via a communication conduit or channel 15. The communication channel may be wireless, telephonic, or another communication system. The communication channel may also be a combination of communication types.

25 A point of sale (POS) device 20 is preferably provided for each entertainment machine 10. Alternatively, there is at least one POS device located near each entertainment machine and in communication therewith. The point of sale device is coupled to active layer computer and server 12, which in turn is coupled to the host processor 13.

30 When a user at the entertainment machine needs more money, he enters his request, generally with, for example, a debit card including a magnetic strip or a smart card, and personal identification number (PIN) into the POS device associated with the entertainment machine. This request is then transmitted to the active layer where a number of functions are performed prior to the submission of request for funds from the host processor

system. The functions include, for example, history lookup, player tracking, responsible gaming exclusion, fraud screening, terminal management and relevant parameters.

If the active layer approves the request based upon the above-mentioned profiling, the request is forwarded to host processor 13. The host processor makes a preauthorization check at financial institution 14 in order to determine if the user has sufficient funds in his account at the financial institution and to ensure that the player has not exceeded the financial institution's daily limit for POS and/or ATM withdrawals.

If the financial institution authorizes the withdrawal, the host processor signals back to the active layer that the transaction has been approved. The active layer then sends two signals, one to the POS device associated with the entertainment machine indicating the approval to the user and the other to slot accounting system 11. The slot accounting system then signals the gaming machine to register the player's funds that have requested, i.e., credits the machine, for the user to use. Alternatively, the user may decide to cash them out of the machine.

In an alternative embodiment, the POS device signals the player to go to a cashier's cage to retrieve the requested funds. Additionally, the active layer may instruct a cashier to bring the funds to the player at the machine.

The host processor receives the funds from the bank via the network by requesting an electronic transfer of the funds from the bank to the host processor. The host processor intermittently, e.g. in the evening, settles with the casino by crediting an account of the casino with the accumulated funds processed by the host processor pursuant to players' requests approved since the host processor last settled with the casino.

Preferably, the active layer computer and server is located at the casino.

Thus, the POS device, the active layer, host system and the ATM-type network are intermediaries between the entertainment machine and the bank. The active layer prescreens the requests and decides if it should be further processed based on profiling. If the active layer clears the request, it is forwarded to the host system. Upon approval, the host system in effect becomes a creditor from the time use of the funds at the machine is authorized until the host processor actually collects the funds from the bank via the network.

As those skilled in art will understand, the active layer is generally a combination of hardware and software that provides the ability to identify/discovery POS or ATM-type devices at the entertainment machine(s) and connect them to the host processor. The examples of active layer components include: SUN servers, Oracle databases, TCP/IP

com links and a web applications server. Generally, if wireless communications are provided between any of the various components, the radio frequency is preferably 2.4 Ghz.

While the present invention has been described with reference to gaming machines, those skilled in the art will understand that other types of entertainment machines may be used with the present invention. Additionally, those skilled in the art will understand that various components of the transactions may take place through wireless communication, over the internet, over ATM-type networks, and with standard modems and telephone lines.

Although the invention has been described with reference to specific exemplary embodiments, it will be appreciated that it is intended to cover all modifications and equivalents within the scope of the appended claims.

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